

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kevin James Roth
Debtor

Case No. 20-01238-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jun 23, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2025:

Recip ID	Recipient Name and Address
db	+ Kevin James Roth, 5995 Chambershill Rd., Harrisburg, PA 17111-3308
5319141	+ Blue Chip Fcu, 5050 Derry St, Harrisburg, PA 17111-5697
5319145	+ Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
5323891	+ Scaringi & Scaringi, P.C., 2000 Linglestown Road, Suite 106, Harrisburg, PA 17110-9347
5319149	+ Scaringi Law, 2000 Linglestown Rd #106, Harrisburg, PA 17110-9347
5679927	+ Swatara Township Stormwater Authority, c/o James R. Wood, Esquire, 2700 Horizon Drive - Suite 100, King of Prussia, PA 19406-2726
5679926	+ Swatara Township Stormwater Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5465351	Email/Text: BKBCNMAIL@carringtonms.com	Jun 23 2025 18:46:00	Carrington Mortgage Services, LLC, 1600 S. Douglass Rd., Anaheim, CA 92806
5465352	Email/Text: BKBCNMAIL@carringtonms.com	Jun 23 2025 18:46:00	Carrington Mortgage Services, LLC, 1600 S. Douglass Rd., Anaheim, CA 92806, Carrington Mortgage Services, LLC, 1600 S. Douglass Rd., Anaheim, CA 92806
5319142	Email/Text: BKelectronicnotices@cenlar.com	Jun 23 2025 18:46:00	Cenlar, Attn: Bankruptcy, Po Box 77404, Ewing, NJ 08628
5333668	Email/Text: BKelectronicnotices@cenlar.com	Jun 23 2025 18:46:00	Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618
5319143	+ EDI: CITICORP	Jun 23 2025 22:48:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5319152	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jun 23 2025 18:46:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5319144	+ EDI: DISCOVER	Jun 23 2025 22:48:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5319146	+ Email/Text: bankruptcydepartment@tsico.com	Jun 23 2025 18:46:00	Eos Cca, Attn: Bankruptcy, 700 Longwater Dr, Norwell, MA 02061-1624
5319153	EDI: IRS.COM	Jun 23 2025 22:48:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5319147	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 23 2025 18:46:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
5319148	+ EDI: G2RSPSECU	Jun 23 2025 22:48:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5319156	EDI: PENNDEPTREV	Jun 23 2025 22:48:00	PA Department of Revenue, Department 280946,

5319154	Email/Text: fesbank@attorneygeneral.gov	Jun 23 2025 18:46:00	Attn:Bankruptcy, Harrisburg, PA 17128-0946 Office of Attorney General, Financial Enforcement, Section, Stra, Harrisburg, PA 17120
5328867	+ EDI: G2RSPSECU	Jun 23 2025 22:48:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5319150	+ Email/Text: bankruptcy@sw-credit.com	Jun 23 2025 18:46:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
5319151	+ EDI: Q3GTBI	Jun 23 2025 22:48:00	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
5319155	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	Jun 23 2025 18:46:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
5319157	^ MEBN	Jun 23 2025 18:42:49	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Swatara Township Stormwater Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
5465127	##+	Carrington Mortgage Services, LLC, c/o Lorraine Gazzara Doyle, Esquire, Milstead & Associates, LLC, 1 E. Stow Road, Marlton, NJ 08053-3118

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor HomeBridge Financial Services INC. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
James Warmbrodt	on behalf of Creditor HomeBridge Financial Services INC. bkgroup@kmlawgroup.com
James Randolph Wood	on behalf of Creditor Swatara Township Stormwater Authority jwood@portnoffonline.com jwood@ecf.inforuptcy.com
John Matthew Hyams	on behalf of Debtor 1 Kevin James Roth jmh@johnhyamslaw.com acb@johnhyamslaw.com;dlh@johnhyamslaw.com;cne@johnhyamslaw.com;alr@johnhyamslaw.com;hyamsjr90415@notify.best case.com

District/off: 0314-1
Date Rcvd: Jun 23, 2025

User: AutoDocke
Form ID: 3180W

Page 3 of 3
Total Noticed: 25

Kaitlin Shire

on behalf of Creditor Carrington Mortgage Services LLC kshire@hillwallack.com,
ldejesus@hillwallack.com;lharkins@ecf.courtdrive.com;hwbkj@hillwallack.com;aemberger@ecf.courtdrive.com

Lorraine Gazzara Doyle

on behalf of Creditor Carrington Mortgage Services LLC ldoyle@squirelaw.com, LOGSECF@logs.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1

Kevin James Roth

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1649

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-01238-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kevin James Roth

6/23/25**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.